

**REMARKS/ARGUMENTS**

The Office Action of February 12, 2004 has been reviewed and the comments therein were carefully considered. Claims 21-24 and 58-61 and 68-72 are currently pending. Claims 21-24 and 58-61 stand rejected. No new matter has been introduced into the application. Applicants respectfully request reconsideration of the rejected claims.

**Rejections under 35 U.S.C. § 102**

Claims 1, 20, 41 and 57 stand rejected under 35 U.S.C. 102(b) as being clearly anticipated by Universal News Services, entitled "Ambalink Launches Secure Online Shopping in the UK", 8 June 1999.

Claims 1, 20, 41 and 57 have been canceled and render this rejection moot.

**Rejections under 35 U.S.C. §103**

Claims 21-24 and 58-61 stand rejected under 35 U.S.C. 103(a) as being unpatentable over the Ambalink system as applied to claims 1, 20, 41 and 57 and further in view of Joao et al. (US Patent No. 6,529,725).

On page 3, the Office Action admits that "aggregating the multiplicity of transactions and charging the aggregated multiplicity of transactions to the consumer billing account upon the occurrence of a specified event is not specifically stated in the Ambalink reference." The Office action then interprets this feature as "allowing a number of transactions below a preset allowable limit to take place." The Applicant respectfully submits that this interpretation is not supported

by the specification. The claimed feature of “aggregating a multiplicity of transactions” is described, for example, beginning in the 3rd full paragraph on page 24 through the 1st full paragraph on page 25. As described, a “billing computer 218 need not charge each individual transaction to the consumer billing account. Billing computer 218 can instead aggregate two or more transactions, and charge the aggregated transactions to the consumer billing account.” Among other advantages, this feature can be used to ensure that profits that result from small transactions are not consumed by processing fees. That is, a group of small transactions may be aggregated and processed together to minimize overall processing fees.

The Office Action alleges that this feature is found in Joao et al. in col. 17, line 37 to col. 18, line 21. In particular, the Office Action alleges that Joao et al. teaches that the specified event may be “the days during which the type of transaction is permitted” and goes on to suggest that “[p]roviding such a feature in the combination of Joao et al. and the Ambalink system would have been obvious to one of ordinary skill in the art in order to control the spending limit of a particular customer.”

As stated above, the Office Action has relied on an incorrect interpretation of “aggregating a multiplicity of transactions.” The Applicant respectfully submits that this feature, as described in the present specification, is not found in the Ambalink system or Joao et al. Moreover, the Applicant respectfully disagrees with description of Joao et al. provided in the Office Action. As indicated in col. 17, lines 37-40, the central processing computer in Joao et al. performs a test in order to determine if the predetermined maximum number of unauthorized transactions have occurred. This feature helps protect against, for example, the use of lost or stolen card. See col. 17 line 66 through col. 18 line 6. This is in contrast to “aggregating a

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multiplicity of transactions" as claimed in independent claim 21 and similar features found in the remaining independent claims.

For at least these reasons, the Applicant submits that claims 21-24 and 58-61 are in condition for allowance and requests reconsideration of this rejection.

**New Claims**

Claims 62-72 are being added by this amendment. Support for the new claims is found throughout the specification and drawings.

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**CONCLUSION**

In view of the above discussion, Applicants respectfully submit that claims 21-24, 58-61 and 68-72 are in condition for allowance. Should the Examiner believe that a conversation with the Applicant's representative would be useful in the prosecution of this case, the Examiner is invited and encouraged to call the Applicant's representative.

Respectfully submitted,

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